HOUSING MARKET INFORMATION

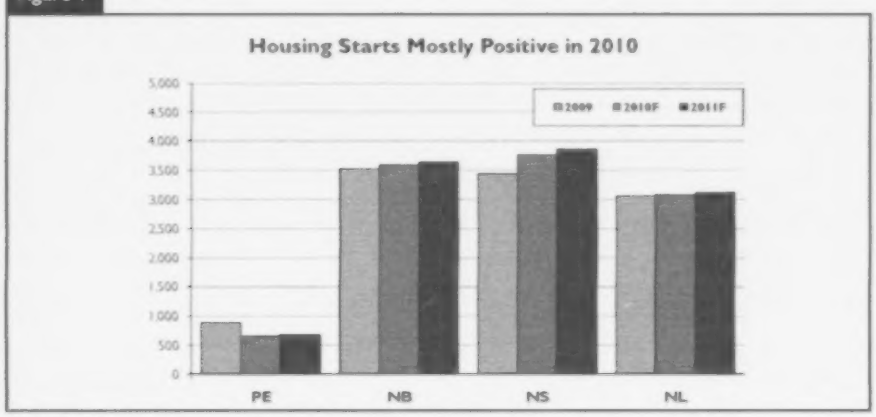
HOUSING MARKET OUTLOOK
Atlantic Region Highlights

CANADA MORTGAGE AND HOUSING CORPORATION

Date Released: Second Quarter 2010

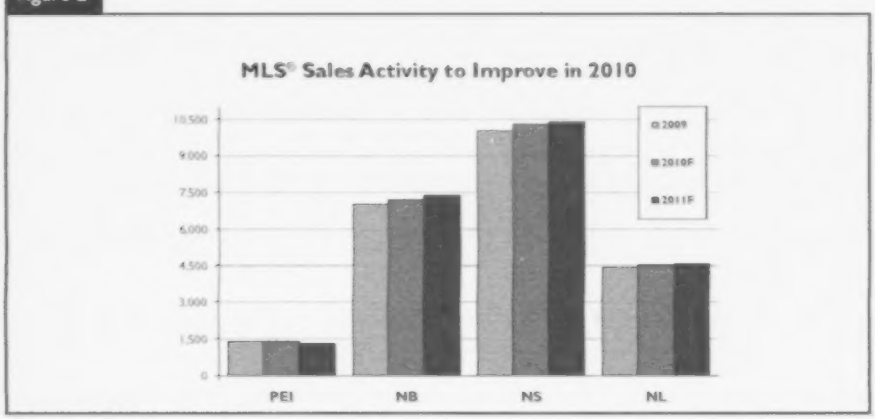
Housing Starts Show Positive Growth in 2010

Figure 1



Source: CMHC

Figure 2



Source: Canadian Real Estate Association, CMHC Forecast
MLS® is a registered trademark of the Canadian Real Estate Association
[1] The outlook is subject to uncertainty. Although point forecasts are presented in this publication, CMHC also presents forecast ranges and risks where appropriate. The forecasts included in this document are based on information available as of April 23, 2010.

Overview[1]

The expectation for 2010 is that consumers will be more willing to spend, as a result of historic low interest rates, rising income levels and moderate employment growth.

Housing Starts Show Improvement

Single starts will see a moderate recovery in 2010 and 2011 as the economy in Atlantic Canada begins to rebound. Low vacancy rates and demographic trends related to an aging population will contribute to stability for multiple starts which will remain flat in 2010 and rise moderately in 2011. Net-migration to the large urban centres across Atlantic Canada is expected to continue to shift housing activity away from rural regions to the six key urban centres in Atlantic Canada.

Prices and MLS® Sales to Rise in 2010

With moderate declines in inventory, the growth in prices in the existing home market continued in 2009. It is expected that the growth in prices will remain positive in 2010. The range in price growth will vary across Atlantic Canada from a high of approximately 13 per cent in Newfoundland-Labrador to nearly three per cent in New Brunswick and Prince Edward Island.

In 2010, existing home sales are expected to rise modestly across the region. Sales growth will vary across Atlantic Canada with close to three per cent in Nova Scotia and New Brunswick, two per cent for Newfoundland-Labrador and no significant change in Prince Edward Island.

Economic Forecast

Economic growth will edge higher due to global prospects, additional spending by the four provincial governments as well as an expected rise in energy and energy-related investment activities.

New Brunswick's economic performance will benefit from improvements in the U.S. economy, with positive employment and economic growth expected in 2010 and 2011. The moderate decline in economic activity observed in New Brunswick in 2009 resulted mostly from softening commodity prices, combined with the higher Canadian dollar and a slowdown in capital spending in the private sector. Offsetting this expected decline in private sector spending in 2010 will be increased investment in infrastructure projects at both the provincial and municipal level which will contribute to economic growth this year and next. Consumer spending is also expected to show moderate growth as the outlook for the labour market improves. Several new, recently announced capital projects will provide additional spark to the provincial economy in late 2010 and beyond as they move through the planning stages. A global recovery focused on commodities will add to economic growth in 2010 and 2011, as the mining and energy sectors continue to stabilize or increase production activity.

For Newfoundland and Labrador, coming off the heels of negative real GDP in 2009, expect 2.5 per cent GDP growth in 2010 and 3.0 per cent in 2011. Several planned and realized major capital projects continue to inject stimulus into the local economy and contribute to increased resiliency on the part of consumers. Consumers, a key component of economic growth in 2009 through related spending on retail, auto and housing activity, have continued to spend thus far in 2010. However, natural declines in offshore oil production will continue to restrain GDP growth this year and next, although increased royalties received by the province will contribute to economic growth. Additional growth will come from the province's significant infrastructure spending program over the course of the current forecast. There are also high expectations that a number of resource related projects will begin to add to economic growth toward the end of the forecast period.

For Nova Scotia, positive economic growth of 1.7 per cent is expected in both 2010 and 2011. Economic growth will remain stable in 2010 and 2011 as energy related investments continue to move through the construction phase. The provincial economy has recently shown signs of improvement although a stronger dollar continues to impact exporters and the manufacturing sector. The outlook will continue to be supported by energy related projects and other non-residential investments in 2010 and 2011. Consumer spending, although more moderate in 2009 due to slower labour income growth, has recently shown some signs of growth in 2010 within the current environment of low interest rates.

For Prince Edward Island, positive economic growth of 1.5 per cent is forecast for 2010 and 2011. Growth will be supported by capital spending by the province as well as by an improving global outlook. Consumer spending in Prince Edward Island has shown some improvement over the last half of 2009 and the first quarter of 2010 – including an improving trend in auto sales. These factors, combined with income growth of over four per cent in 2009, will continue to support a stable economic outlook for 2010 and 2011.

Mortgage rates		
1 Year	Q1 2010	3.60
	% pt. chg from Q1 2009	-1.23
	2010 (F)	4.23
	2011 (F)	5.56
5 Year	Q1 2010	5.58
	% pt. chg from Q1 2009	-0.13
	2010 (F)	6.20
	2011 (F)	7.06

Source: Bank of Canada, CMHC Forecast
NOTE: Mortgage rate forecast is based on Q1 2010 data

Atlantic Region Economic and Housing Indicators

		Labour Market				Housing Market				
		Emp. Growth SA[2] (%)	Unemp. Rate SA[2] (%)	Average Weekly Earnings ($)		Total Starts	Single-Detached Starts	Multiple Starts	MLS® Sales	MLS® Average Price ($)
St. John's	Q1 2010	0.8	7.8	803.89	Q1 2010	246	199	47	783	$230,268
	Q1 2009	6.0	7.3	771.88	Q1 2009	214	166	48	623	$195,517
	Change[1]	-5.2	0.5	4.1%	% Change	15.0	19.9	-2.1	25.7	17.8
Charlottetown[1]	Q1 2010	9.0	8.4	n/a	Q1 2010	22	18	4	91	$155,193
	Q1 2009	-7.7	11.2	n/a	Q1 2009	20	17	3	102	$166,302
	Change[1]	16.6	-2.8	-	% Change	10.0	5.9	33.3	-4.4	-5.2
Halifax[2]	Q1 2010	0.8	6.4	771.60	Q1 2010	466	216	250	1,248	$248,065
	Q1 2009	3.7	6.1	757.55	Q1 2009	274	104	170	978	$229,190
	Change[1]	-2.9	0.3	1.9%	% Change	70.1	107.7	47.1	27.6	8.2
Fredericton	Q1 2010	6.5	4.9	n/a	Q1 2010	83	35	48	420	$161,994
	Q1 2009	3.8	6.5	n/a	Q1 2009	32	30	2	322	$152,401
	Change[1]	2.7	-1.6	-	% Change	159.4	16.7	2300.0	30.4	6.3
Moncton	Q1 2010	-6.8	7.3	720.59	Q1 2010	104	37	67	520	$151,383
	Q1 2009	5.0	5.4	697.68	Q1 2009	54	22	32	445	$147,457
	Change[1]	-11.8	1.9	3.3%	% Change	92.6	68.2	109.4	16.9	2.7
Saint John	Q1 2010	-1.8	7.6	752.61	Q1 2010	107	35	72	382	$168,859
	Q1 2009	2.6	5.6	732.45	Q1 2009	163	40	123	333	$160,693
	Change[1]	-4.4	2.0	2.8%	% Change	-34.4	-12.5	-41.5	14.7	5.1
NL	March 10	1.3	15.5	781.01	Q1 2010	436	361	75	783	$230,268
	March 09	-1.7	14.4	742.63	Q1 2009	274	218	56	623	$195,517
	Change[1]	3.0	1.1	5.2%	% Change	59.1	65.6	33.9	25.7	17.8
PEI	March 10	4.7	10.8	663.11	Q1 2010	43	33	10	218	$141,916
	March 09	-3.4	11.5	670.94	Q1 2009	44	31	13	202	$146,177
	Change[1]	8.0	-0.7	-1.2%	% Change	-2.3	6.5	-23.1	7.9	-2.9
NS	March 10	0.0	8.5	727.26	Q1 2010	691	394	297	2,051	$209,002
	March 09	0.6	9.0	705.91	Q1 2009	446	212	234	1,666	$186,119
	Change[1]	-0.6	-0.5	3.0%	% Change	54.9	85.8	26.9	23.1	12.3
NB	March 10	0.5	8.7	711.80	Q1 2010	423	208	215	1,397	$154,952
	March 09	-0.6	9.6	689.89	Q1 2009	321	155	166	1,174	$148,308
	Change[1]	1.1	-0.9	3.2%	% Change	31.8	34.2	29.5	19.0	4.5
Atlantic Region	March 10	0.7	10.2	751.44	Q1 2010	1,593	996	597	4,449	$192,486
	March 09	-0.5	10.4	705.62	Q1 2009	1,085	616	469	3,665	$173,403
	Change[1]	1.2	-0.3	6.5%	% Change	46.8	61.7	27.3	21.4	11.0
Canada	March 10	0.9	8.2	813.96	Q1 2010	35,014	16,889	18,125	111,110	$336,409
	March 09	-1.7	8.1	799.27	Q1 2009	23,772	8,814	14,958	76,396	$284,681
	Change[1]	2.6	0.1	1.8%	% Change	47.3	91.6	21.2	45.4	18.2

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[1]Changes to the Unemployment Rate and Employment Growth represent the ***absolute*** difference between current rates and the rates for the same period in the previous year.

[2]Seasonally adjusted Labour Force data is not available for Charlottetown, Fredericton, Moncton and, therefore, raw data was used.

Source: Statistics Canada (CANSIM), CMHC (Starts and Completions Survey), CREA, [1] PEI Real Estate Association, [2] Nova Scotia Association of REALTORS®

"SA" means Seasonally Adjusted n/a: Not Available

Newfoundland Housing Market Outlook

(units and percentage change)

	2005	2006	2007	2008	2009	2010(F)	2011(F)	2010Q1 (F)	2010Q2 (F)	2010Q3 (F)	2010Q4 (F)
Housing Starts:											
Single	2,005	1,864	2,184	2,725	2,606	2,635	2,675	5,400	1,850	1,690	1,600
%	-10.0	-7.0	17.2	24.8	-4.4	1.1	1.5	86.2	-65.7	-8.6	-5.3
Multiple	493	370	465	536	451	440	445	500	425	400	435
%	-23.1	-24.9	25.7	15.3	-15.9	-2.4	1.1	-28.6	-15.0	-5.9	8.7
Total	2,498	2,234	2,649	3,261	3,057	3,075	3,120	5,900	2,275	2,090	2,035
%	-13.0	-10.6	18.6	23.1	-6.3	0.6	1.5	63.9	-61.4	-8.1	-2.6
Existing Home Markets:											
MLS® Sales	3,211	3,537	4,471	4,695	4,416	4,500	4,550	5,200	4,300	4,500	4,000
%	-1.7	10.2	26.4	5.0	-5.9	1.9	1.1	7.0	-17.3	4.7	-11.1
MLS® Average Price	141,167	139,542	149,258	178,477	206,374	233,125	241,500	229,982	233,975	237,000	232,000
%	7.4	-1.2	7.0	19.6	15.6	13.0	3.6	7.2	1.7	1.3	-2.1

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Source: CMHC (Starts and Completions Survey), CREA

Prince Edward Island Housing Market Outlook

(units and percentage change)

	2005	2006	2007	2008	2009	2010(F)	2011(F)	2010Q1 (F)	2010Q2 (F)	2010Q3 (F)	2010Q4 (F)
Housing Starts:											
Single	634	512	573	521	430	440	450	400	450	500	410
%	-7.0	-19.2	11.9	-9.1	-17.5	2.3	2.3	-20.0	12.5	11.1	-18.0
Multiple	228	226	177	191	447	210	230	100	250	300	190
%	-3.8	-0.9	-21.7	7.9	134.0	-53.0	9.5	-85.7	150.0	20.0	-36.7
Total	862	738	750	712	877	650	680	500	700	800	600
%	-6.2	-14.4	1.6	-5.1	23.2	-25.9	4.6	-58.3	40.0	14.3	-25.0
Existing Home Markets:											
MLS® Sales	1,449	1,492	1,769	1,413	1,404	1,400	1,300	1,516	1,500	1,300	1,285
%	-3.4	3.0	18.6	-20.1	-0.6	-0.3	-7.2	3.3	-1.1	-13.3	-1.2
MLS® Average Price	117,237	125,430	133,457	139,944	146,044	150,000	153,500	150,563	147,500	152,000	150,222
%	5.8	7.0	6.4	4.9	4.4	2.7	2.3	7.2	-2.0	3.1	-1.2

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Source: CMHC (Starts and Completions Survey), CREA

Nova Scotia Housing Market Outlook

(units and percentage change)

	2005	2006	2007	2008	2009	2010(F)	2011(F)	2010Q1 (F)	2010Q2 (F)	2010Q3 (F)	2010Q4 (F)
Housing Starts:											
Single	3,010	2,757	2,887	2,636	2,193	2,300	2,300	3,100	2,300	2,000	1,800
%	-8.0	-8.4	4.7	-8.7	-16.8	4.9	0.0	24.0	-25.8	-13.0	-10.0
Multiple	1,765	2,139	1,863	1,346	1,245	1,460	1,550	1,300	1,465	1,575	1,500
%	22.0	21.2	-12.9	-27.8	-7.5	17.3	6.2	30.0	12.7	7.5	-4.8
Total	4,775	4,896	4,750	3,982	3,438	3,760	3,850	4,400	3,765	3,575	3,300
%	1.2	2.5	-3.0	-16.2	-13.7	9.4	2.4	25.7	-14.4	-5.0	-7.7
Existing Home Markets:											
MLS® Sales	10,948	10,697	11,857	10,869	10,021	10,300	10,400	10,724	10,300	10,200	9,975
%	23.2	-2.3	10.8	-8.3	-7.8	2.8	1.0	-0.1	-4.0	-1.0	-2.2
MLS® Average Price	159,221	168,614	180,989	189,932	196,690	205,000	209,275	213,799	205,000	202,000	198,685
%	9.0	5.9	7.3	4.9	3.6	4.2	2.1	3.0	-4.1	-1.5	-1.6

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Source: CMHC (Starts and Completions Survey), CREA

New Brunswick Housing Market Outlook

(units and percentage change)

	2005	2006	2007	2008	2009	2010(F)	2011(F)	2010Q1 (F)	2010Q2 (F)	2010Q3 (F)	2010Q4 (F)
Housing Starts:											
Single	2,665	2,445	2,733	2,519	2,154	2,200	2,225	2,900	2,100	2,000	1,800
%	-10.3	-8.3	11.8	-7.8	-14.5	2.1	1.1	38.1	-27.6	-4.8	-10.0
Multiple	1,294	1,640	1,509	1,755	1,367	1,390	1,415	1,700	1,435	1,275	1,150
%	32.4	26.7	-8.0	16.3	-22.1	1.7	1.8	13.3	-15.6	-11.1	-9.8
Total	3,959	4,085	4,242	4,274	3,521	3,590	3,640	4,600	3,535	3,275	2,950
%	0.3	3.2	3.8	0.8	-17.6	2.0	1.4	27.8	-23.2	-7.4	-9.9
Existing Home Markets:											
MLS® Sales	6,836	7,125	8,161	7,555	7,003	7,175	7,350	7,696	7,505	7,000	6,500
%	14.3	4.2	14.5	-7.4	-7.3	2.5	2.4	4.2	-2.5	-6.7	-7.1
MLS® Average Price	120,641	126,864	136,603	145,762	154,906	159,000	162,500	155,691	158,900	160,895	161,000
%	6.8	5.2	7.7	6.7	6.3	2.6	2.2	-1.6	2.1	1.3	0.1

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Source: CMHC (Starts and Completions Survey), CREA

Atlantic Region - Housing Forecast Ranges

	2010			2011		
	Point Forecast	High Forecast	Low Forecast	Point Forecast	High Forecast	Low Forecast
Newfoundland						
Housing Starts	3,075	3,275	2,875	3,120	3,650	2,525
Multiple	440	475	400	445	500	375
Single	2,635	2,800	2,475	2,675	3,150	2,150
MLS® Sales	4,500	4,750	4,000	4,550	4,850	4,000
MLS® Average Price ($)	233,125	237,500	227,500	241,500	249,900	230,150
Prince Edward Island						
Housing Starts	650	700	575	680	750	550
Multiple	210	225	175	230	250	200
Single	440	475	400	450	500	350
MLS® Sales	1,400	1,575	1,350	1,300	1,575	1,200
MLS® Average Price ($)	150,000	155,000	147,500	153,500	160,000	146,300
Nova Scotia						
Housing Starts	3,760	4,075	3,275	3,850	4,475	3,150
Multiple	1,460	1,575	1,275	1,550	1,775	1,300
Single	2,300	2,500	2,000	2,300	2,700	1,850
MLS® Sales	10,300	10,750	9,350	10,400	11,100	9,450
MLS® Average Price ($)	205,000	210,000	198,000	209,275	216,600	199,400
New Brunswick						
Housing Starts	3,590	3,850	3,150	3,640	4,225	3,000
Multiple	1,390	1,500	1,250	1,415	1,625	1,200
Single	2,200	2,350	1,900	2,225	2,600	1,800
MLS® Sales	7,175	7,475	6,850	7,350	7,850	7,100
MLS® Average Price ($)	159,000	164,500	155,000	162,500	168,200	154,900
Canada						
Housing Starts	182,000	199,600	166,900	179,600	208,800	148,600
Multiple	85,900	92,600	78,000	91,400	105,100	77,900
Single	96,100	107,000	88,900	88,200	103,700	70,700
MLS® Sales	497,300	513,300	484,000	473,500	504,900	443,500
MLS® Average Price ($)	343,700	347,900	338,500	350,800	363,200	334,300

Source : CMHC

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Atlantic Region Housing Forecast - New Construction									
	Housing Starts	2009	2010(F)*	% chg (2009/2010)	2011(F)*	% chg (2010/2011)	YTD 2010	YTD 2009	% chg (2009/2010)
St. John's	Single-Detached	1,385	1,450	4.7	1,550	6.9	199	166	19.9
	Multiple	318	325	2.2	350	7.7	47	48	-2.1
	Total	1,703	1,775	4.2	1,900	7.0	246	214	15.0
Charlottetown	Single-Detached	268	275	2.6	275	0.0	18	17	5.9
	Multiple	401	150	-62.6	175	16.7	4	3	33.3
	Total	669	425	-36.5	450	5.9	22	20	10.0
Halifax	Single-Detached	875	1,000	14.3	1,050	5.0	216	104	107.7
	Multiple	858	1,120	30.5	1,230	9.8	250	170	47.1
	Total	1,733	2,120	22.3	2,280	7.5	466	274	70.1
Fredericton	Single-Detached	403	430	6.7	440	2.3	35	30	16.7
	Multiple	352	285	-19.0	305	7.0	48	2	2300.0
	Total	755	715	-5.3	745	4.2	83	32	159.4
Moncton	Single-Detached	430	460	7.0	480	4.3	37	22	68.2
	Multiple	543	620	14.2	650	4.8	67	32	109.4
	Total	973	1,080	11.0	1,130	4.6	104	54	92.6
Saint John	Single-Detached	369	390	5.7	420	7.7	35	40	-12.5
	Multiple	290	280	-3.4	295	5.4	72	123	-41.5
	Total	659	670	1.7	715	6.7	107	163	-34.4

Source: CMHC (Starts and Completions Survey)
(F) = CMHC Forecast

Atlantic Region Housing Forecast - Resale Market

		2009	2010(F)*	% chg (2009/2010)	2011(F)*	% chg (2010/2011)	YTD 2010	YTD 2009	% chg (2009/2010)
St. John's	MLS® Sales(#)	3,642	3,650	0.2	3,600	-1.4	240	176	36.4
	MLS® Avg. Price ($)	218,862	245,000	11.9	255,000	4.1	235,741	192,408	22.5
Charlottetown[1]	MLS® Sales(#)	531	550	3.6	550	0.0	531	595	-10.8
	MLS® Avg. Price ($)	177,237	180,000	1.6	185,000	2.8	177,237	175,231	1.1
Halifax[2]	MLS® Sales(#)	5,862	6,200	5.8	6,350	2.4	5,862	6,210	-5.6
	MLS® Avg. Price ($)	237,214	243,500	2.6	250,000	2.7	237,214	229,899	3.2
Fredericton	MLS® Sales(#)	2,166	2,250	3.9	2,350	4.4	97	76	27.6
	MLS® Avg. Price ($)	159,219	166,500	4.6	174,000	4.5	163,824	155,521	5.3
Moncton	MLS® Sales(#)	2,386	2,475	3.7	2,600	5.1	128	102	25.5
	MLS® Avg. Price ($)	150,135	155,500	3.6	163,000	4.8	150,615	144,914	3.9
Saint John	MLS® Sales(#)	1,986	2,000	0.7	2,065	3.3	107	84	27.4
	MLS® Avg. Price ($)	171,027	175,500	2.6	179,000	2.0	168,438	142,218	18.4

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Source: CREA, [1] PEI Real Estate Association, [2] Nova Scotia Association of REALTORS®
(F) = CMHC Forecast n/a: Not Available

Atlantic Region Housing Forecast - Rental Market				
	Vacancy Rate		Average Rent 2-Bedroom Units	
	Oct 2009	Oct 2010(F)	Oct 2009	Oct 2010(F)
St. John's	0.9	1.0	677	725
Charlottetown	3.4	4.5	701	725
Halifax	2.9	2.9	877	900
Fredericton	2.3	3.2	719	740
Moncton	3.8	3.0	675	695
Saint John	3.6	3.8	644	665
Canada[1]	3.0	2.9	n/a	n/a

Source: CMHC Fall Rental Market Survey
(F) = CMHC Forecast
[1] All centres 100,000+

CMHC—HOME TO CANADIANS

Canada Mortgage and Housing Corporation (CMHC) has been Canada's national housing agency for more than 60 years.

Together with other housing stakeholders, we help ensure that the Canadian housing system remains one of the best in the world. We are committed to helping Canadians access a wide choice of quality, environmentally sustainable and affordable homes – homes that will continue to create vibrant and healthy communities and cities across the country.

For more information, visit our website at www.cmhc.ca

You can also reach us by phone at 1-800-668-2642 or by fax at 1-800-245-9274.
Outside Canada call 613-748-2003 or fax to 613-748-2016.

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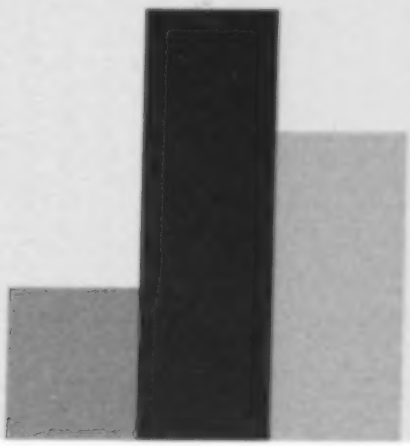

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